AMENDMENTS TO THE SPECIFICATION

Please replace the paragraph beginning on page 12, line 21 of the specification with the following amended paragraph:

Referring now to FIG. 9, there is illustrated a flow chart 100 depicting the steps in the pre-trade credit approval process of the subject invention. ~~Ass illustrated~~As illustrated, the process includes steps that are performed by three distinct parties, namely, the portfolio manager/trader, the credit analyst and the data group. Initially, at step 110, a portfolio manager/trader will decide to purchase a particular security, for example, a security issued by Kimberly-Clarke Corporation, for a portfolio contained within portfolio database 22. The portfolio has a set of compliance rules associated therewith, which are stored in rules database 24, and which provide guidelines for the purchase of securities. For example, the compliance rules may provide that securities can be added to the portfolio only if they are on the Primary and Tier I lists that are maintained by the credit management system of the subject invention.